DOCUMENT RESUME

ED 181 136 UD 020 045

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TITLE How Well Are We Housed? 3. Blacks.
INSTITUTION Department of Housing and Urban Development, Washington, D.C. Office of Policy Development and Research.
PUB DATE Feb 79
NOTE 22p.: Photographs may not reproduce well

EDRS PRICE MF01/PC01 Plus Postage.
DESCRIPTORS *Black Housing: *Blacks: *Housing Deficiencies: *Housing Patterns: Income: Older Adults: Racial Discrimination: Tables (Data)

ABSTRACT

Blacks are housed poorly compared to the total American population. Black housing suffers frequently from deficiencies in every category except heating and electricity. It is estimated that 37% of blacks, but only 20% of the total population, need to spend more than a quarter of their cash incomes to live in unflawed, uncrowded housing. The probability of blacks living in inadequate housing depends on the following factors: (1) income: (2) age, poor black households whose heads are over 65 have a much higher likelihood of being ill-housed than comparable white households: (3) sex and household size, a poor household of six or more people has a very sizeable chance of being ill-housed, but a poor black man, living alone, has the greatest chance of all: (5) race, the impact of discrimination must be regarded as adding to the probability of blacks being ill-housed. (Author/RLV)

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DEC 12 1979

U.S. Department of Housing and Urban Development
Office of Policy Development and Research
Washington, D.C. 20410

HOW WELL ARE WE HOUSED?

3. Blacks

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ACKNOWLEDGEMENTS

Under a contract with HUD, Professor Anthony Yezer of George Washington University did the original research leading to these findings and wrote the as-yet-unpublished report from which this summary was prepared. The data were compiled from the 1976 *Annual Housing Survey* and from the following 1976 *Current Population Reports:* Series P-20 No. 306 and No. 311, Series P-25 No. 721, and Series P-60 No. 107, published by the Bureau of the Census.

DISCLAIMER

The research findings in this summary are those of the contractor, who is solely responsible for the accuracy and completeness of all information herein.

Foreword

We have come a long way since Franklin D. Roosevelt described one-third of the Nation as ill-housed. Today, all our figures prove that no more than a tenth of us live in physically inadequate housing.

But some groups of Americans have not shared equally in the housing improvements we can tally and assign percentages to. So far in this series of summaries, for example, we've learned that the housing of Hispanics is nearly twice as often physically flawed as the housing of the Nation as a whole.

Now, in this third volume of the series, we learn that black households are, if anything, less well housed than Hispanics. More than a fifth of all the housing lived in by black households is physically deficient.

The old custom was to kill the messenger carrying bad news. Today we recognize the absolute need to be told the truth. If the news is painful, and it often is, then all the more reason for hearing it, thinking about it, doing something about it.

To mark the occasion of Afro-American Heritage Month, a time during which we celebrate the immense contributions made by blacks to the economic and cultural life of America, HUD describes the numerical truth about how well – or in this case, how poorly – blacks are housed.

No better time can be imagined to rededicate ourselves to the goal of a decent home and a suitable living environment for *every* American family.

A final note: as before, the people principally responsible for this summary are Ruth Limmer, who wrote it; Katharine Lyall, Deputy Assistant Secretary for Economic Affairs; and Duane McGough, Director of the Division of Housing and Demographic Analysis.

Donna E. Shalala

Donna E. Shalala
Assistant Secretary for Policy
Development and Research
February 1979

How Well Are Blacks Housed?

The answer to the question is – very badly.

The housing of blacks is more than twice as often physically flawed as is the housing of the total population. And to live in adequate accommodations, a black household must spend a larger proportion of its income on housing than the average householder needs to.

More heavily urbanized than the total population, blacks are often clustered in the central cities, where the housing stock is aging. Almost everywhere in the country their neighborhood and housing choices remain more restricted than whites. Some observers believe that historical factors may discourage some blacks, particularly women, from purchasing homes when they could afford to do so. Finally, and perhaps primarily, the availability of adequate housing for blacks is limited by their income, which is very considerably lower than that of the total population.

The picture is grim indeed.

Some Facts About Blacks

The approximately 24.8 million blacks in the United States represent over 11 percent of our total population. On the average, black families differ from white families by having:

- a larger proportion of children under six years old: 29 percent* vs. 23 percent for whites
- a greater proportion of large families: 28 percent of black families, vs. 19 percent of white families, have five or more persons. (But both races have more two-person families than any other size – 31 percent for blacks and 39 percent for whites.)
- a lower median income: $9,240 vs. $15,540 for whites
- more families headed by women: 37 percent with a median income of $5,070 vs. 11 percent and a median income of $8,230 for whites
- more families living below the poverty line: 28 percent vs. 7 percent for whites.

The blurring effect of averaging shows up clearly here. In fact, 13.5 percent of black families headed by men and 52 percent of black families headed by women live below the poverty line. In comparison, 5 percent of male-headed white families and 25 percent of female-headed white families live in poverty.

In this summary, however, we consider only the 7.6 million *households* headed by blacks. A household is, by definition, one or more persons living together. Unlike a family, a household need not contain related members. (Group quarters, from boarding houses to barracks, are excluded.)

*All figures come from 1976 and are rounded off.

Table 1
BLACK HOUSEHOLDS AND HOW THEY LIVE/1976*

	SMSA	Non-SMSA	All Locations
A. Geographic Distribution			
Percentage	78%	22%	100%
Number	5,927,000	1,713,000	7,640,000
B. Tenure			
Homeowner	2,401,000	951,000	3,352,000
Cash Rent	3,452,000	610,000	4,062,000
No Cash Rent	74,000	153,000	227,000
C. Physical Characteristics			
1. Year Structure Built			
After 3/1970	564,000	251,000	816,000
1965-1970	470,000	205,000	675,000
1960-1964	493,000	153,000	645,000
1950-1959	951,000	265,000	1,216,000
1940-1949	799,000	269,000	1,068,000
1939 or Earlier	2,650,000	570,000	3,220,000
2. Units in Structure			
1	2,988,000	1,383,000	4,371,000
2-4	1,316,000	144,000	1,460,000
5+	1,588,000	70,000	1,657,000
3. Mobile Home	35,000	116,000	151,000
4. Hotel, Rm. House	36,000	2,000	38,000
5. Number of Bathrooms			
None or Shared	170,000	444,000	614,000
1 Bath, But Separated	25,000	4,000	29,000
1	4,422,000	1,076,000	5,497,000
1.5	722,000	113,000	835,000
2	459,000	67,000	526,000
More than 2	130,000	9,000	139,000
6. Type of Heating Equip.			
Central	2,374,000	390,000	2,764,000
Steam	1,552,000	57,000	1,609,000
Electric	245,000	80,000	325,000
Floor, Wall	644,000	98,000	742,000
Room Heater	429,000	236,000	664,000
Other/Inad.	683,000	853,000	1,536,000
7. Air Conditioning	2,278,000	424,000	2,702,000
8. Alterations During Year ($100 or more)	314,000	75,000	389,000
9. Water Source			
Public or Private	5,787,000	1,160,000	6,947,000
Individual Well	126,000	465,000	591,000
Other	14,000	88,000	102,000
10. Electricity			
Yes	5,901,000	1,699,000	7,600,000
No	26,000	14,000	40,000
11. Type of Sewage Disposal			
Public Sewer	5,620,000	811,000	6,431,000
Septic Tank Cesspool	256,000	605,000	860,000
Chemical Toilet	0	1,000	1,000
Privy	44,000	250,000	294,000
Other	7,000	46,000	53,000

* These figures are derived from computer tapes and may vary from those published in *Annual Housing Survey* reports.

Table 2
THE TOTAL HOUSING PICTURE/1976*

	SMSA	Non-SMSA	All Locations
A. Geographic Distribution			
Percentage	68%	32%	100%
Number	50,534,000	23,546,000	74,080,000
B. Tenure			
Homeowner	30,969,000	17,003,000	47,972,000
Cash Rent	18,862,000	5,513,000	24,375,000
No Cash Rent	703,000	1,030,000	1,773,000
C. Physical Characteristics			
1. Year Structure Built			
After March 1970	7,611,000	3,928,000	11,539,000
1965-1970	6,121,000	2,947,000	9,069,000
1960-1964	5,643,000	2,054,000	7,696,000
1950-1959	9,720,000	3,574,000	13,294,000
1940-1949	5,227,000	8,680,000	7,590,000
1939 or Earlier	16,212,000	8,680,000	24,892,000
2. Units in Structure			
1	31,922,000	18,725,000	50,647,000
2-4	7,441,000	1,807,000	9,248,000
5 or More	9,562,000	944,000	10,506,000
3. Mobile Home	1,609,000	2,070,000	3,679,000
4. Hotel, Rm. House	220,000	56,000	276,000
5. Number of Bathrooms			
None or Shared	681,000	1,265,000	1,946,000
1 Bath but Separated	196,000	80,000	276,000
1	30,228,000	14,945,000	45,273,000
1.5	7,521,000	3,068,000	10,589,000
2	8,188,000	3,213,000	11,401,000
More than 2	3,620,000	975,000	4,595,000
6. Type of Heating Equip.			
Central	27,119,000	11,698,000	38,818,000
Steam	11,314,000	2,287,000	13,602,000
Electric	2,768,000	2,011,000	4,779,000
Floor, Wall	4,561,000	1,888,000	6,450,000
Room Heater	2,162,000	2,432,000	4,593,000
Other/Inad.	2,609,000	3,229,000	5,839,000
7. Air Conditioning	27,571,000	11,248,000	38,818,000
8. Alterations During Year ($100 or more)	4,877,000	2,059,000	6,936,000
9. Water Source			
Public or Private	46,448,000	15,421,000	61,869,000
Individual Well	3,818,000	7,231,000	11,049,000
Other	267,000	894,000	1,161,000
10. Electricity			
Yes	50,456,000	23,491,000	73,947,000
No	77,000	55,000	133,000
11. Type of Sewage Disposal			
Public Sewer	42,463,000	11,712,000	54,174,000
Septic Tank/Cesspool	7,904,000	11,041,000	18,945,000
Chemical Toilet	8,000	7,000	15,000
Privy	129,000	674,000	803,000
Other	30,000	112,000	143,000

* These figures are derived from computer tapes and may vary from those published in *Annual Housing Survey* reports.

Table 3
INADEQUATE HOUSING SUFFERS FROM ONE OR MORE OF THESE DEFECTS*

Plumbing
unit lacks or shares complete plumbing (hot and cold water, flush toilet, and bathtub or shower inside the structure)

Kitchen
unit lacks or shares a complete kitchen (installed sink with piped water, a range or cookstove, and mechanical refrigerator – not an icebox)

Sewage
absence of a public sewer, septic tank, cesspool, or chemical toilet

Heating**
there are no means of heating, *or*
unit is heated by unvented room heaters burning gas, oil, kerosene, *or*
unit is heated by fireplace, stove, or portable room heater

Maintenance
it suffers from any two of these defects:
leaking roof
open cracks or holes in interior walls or ceiling
holes in the interior floor
broken plaster or peeling paint (over 1 square foot) on interior walls or ceilings

Public Hall
it suffers from any two of these defects:
public halls lack light fixtures
loose, broken, or missing steps on common stairways
stair railings loose or missing

Toilet Access
access to sole flush toilet is through one of two or more bedrooms used for sleeping (applies only to households with children under 18)

Electrical
unit has exposed wiring *and*
fuses blew or circuit breakers tripped 3 or more times in last 90 days *and*
unit lacks working wall outlet in 1 or more rooms

*The defects listed here are selected from those enumerated in the *Annual Housing Survey*.
** Does not apply in the South Census Region.

What Are We Measuring?

Physical adequacy. The physical adequacy of housing is concerned with the availability of heating and plumbing, with structural soundness, with the availability of sewage-disposal systems, with the maintenance of the living unit, its design, its electrical system, and its kitchen.

Affordability. The measure of affordability used here is the ability of a family to pay for adequate housing, given the space it needs for its size. It is computed as a ratio of the total cost of adequate housing (which for renters includes utilities and property insurance, as well as rent; and, for owners, utilities, property insurance and tax, mortgage, and interest costs) to the household's total cash income. (Non-cash income such as food stamps is not available from *Annual Housing Survey* data.)

What Have We Learned?

Black households more frequently live in urban areas than the total population. In fact, more than three-quarters of all black households live in standard metropolitan statistical areas (SMSAs) as against two-thirds of the Nation as a whole. Blacks also rent their housing more frequently than they own it, and rent in proportionally greater numbers than the total population – 56 percent of black householders as against 35 percent of all households rent their living quarters.

As a heavily urbanized and renting group, black households are more likely than the average household to live in multifamily structures – apartments – and to have access to the urban facilities of piped water and public sewers.

Black households are also far more likely than the general population to live in housing built before World War II. The national figure is 34 percent; for black households it is 42 percent. (The figure for Hispanics, a group even more heavily urban than blacks, is 35 percent.)

Given the comparative age of the housing blacks live in, we might expect that it often needs repairs. From Tables 1 and 2 we learn how many owner-occupied living units received alterations costing $100 or more during 1976. The figures translate into 12 percent for black-owned units and 14.5 percent for all owner-occupied units.

These figures, however, do not tell us about the adequacy or inadequacy of the housing in which blacks live. To approach that subject we must first spend a little time on a definition of physical inadequacy.

Table 3 lists and defines the eight physical flaws used here to determine inadequacy: PLUMBING, KITCHEN, MAINTENANCE, PUBLIC HALL, HEATING, ELECTRICAL, SEWAGE, and TOILET ACCESS.

Table 4
NEARLY 10% OF ALL HOUSING WAS FLAWED IN 1976*

Type of flaw	Units without flaw	Units with flaw	% of all units with flaw	Inadequate units by number of flaws				
				1 flaw	2 flaws	3 flaws	4 flaws	5+ flaws
Plumbing	72,134	1,946	2.6%	522	656	504	238	26
Kitchen	72,738	1,342	1.8%	311	356	421	228	26
Maintenance	71,034	3,046	4.1%	2,243	456	137	185	26
Public Hall	73,777	303	0.4%	199	84	14	60	0
Heating	72,924	1,156	1.6%	864	149	62	64	19
Electrical	74,012	68	0.1%	19	26	13	2	8
Sewage	73,135	945	1.3%	0	242	445	233	26
Toilet Access	72,728	1,352	1.8%	1,126	201	23	2	0
Totals (in thousands)	66,906	7,174	9.7%	5,283	1,085	540	239	26

*Because the data in this and other tables are based on samples rather than on a count of all households in the country, the figures given are estimates. Thus, for example, once in ten times the true figure for the summarizing average (9.7%) will vary by 0.3 percentage points. Statistically speaking, the confidence interval for this figure is plus or minus 0.3 percentage points at the 90 percent confidence level.

Table 5
OVER 21% OF BLACK HOUSING WAS PHYSICALLY DEFICIENT IN 1976*

Type of flaw	Units without flaw	Units with flaw	% of all units with flaw	Inadequate units by number of flaws				
				1 flaw	2 flaws	3 flaws	4 flaws	5+ flaws
Plumbing	7,026	614	8.0%	132	153	208	114	8
Kitchen	7,198	442	5.8%	40	89	193	112	8
Maintenance	6,791	849	11.1%	538	140	51	111	8
Public Hall	7,532	108	1.4%	70	33	5	0	0
Heating	7,589	51	0.7%	42	5	1	2	1
Electrical	7,614	26	0.3%	5	9	3	2	7
Sewage	7,292	348	4.6%	0	46	180	114	8
Toilet Access	7,372	268	3.5%	199	62	6	0	0
Totals (in thousands)	6,008	1,632	21.4%	1,026	268	215	114	8

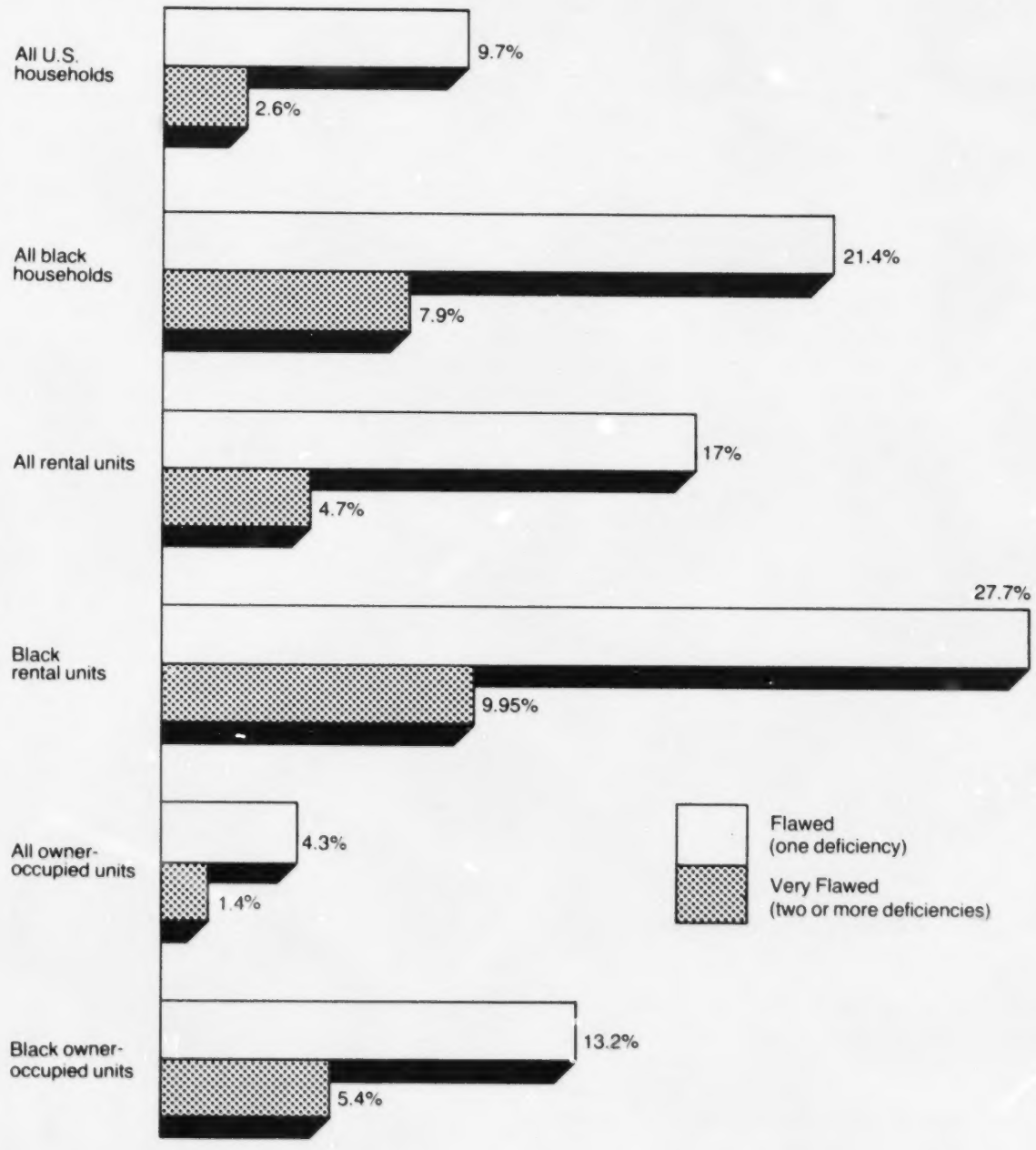
*The confidence interval for the summarizing average (21.4%) is plus or minus 1.0 percentage points at the 90 percent confidence level. The 90% confidence interval for percentages of units with individual flaws is smaller.

Nationwide in 1976 the total number of occupied housing units with one or more of these deficiencies ran over 7 million, or 9.7 percent. The 7.6 million units occupied by black households in 1976 were flawed more than twice as often – 21.4 percent.

Table 4 shows that, nationwide, MAINTENANCE and PLUMBING are the leading deficiencies, followed by KITCHEN and TOILET ACCESS. Table 5 shows that black housing follows much the same pattern: MAINTENANCE and PLUMBING lead, followed by KITCHEN, SEWAGE, and TOILET ACCESS.

To appreciate the heavily flawed nature of black housing, note that what ranks fifth in this set of flaws for blacks – TOILET ACCESS at 3.5 percent – is equivalent to second place among flaws for the total housing stock.

WHETHER THEY RENT OR OWN, BLACK HOUSEHOLDS OFTEN LIVE IN FLAWED HOUSING



Both black and white households show a considerable drop between the number of housing units having one deficiency and those having more. But to understand the extent of what we might describe as *very* inadequate housing – two or more deficiencies – let us look at the accompanying graph.

Whereas 2.6 percent of all occupied housing has multiple flaws, approximately 8 percent of black housing falls into that category.

And if we look at the *very* inadequate rate just for rental housing, we see another inequality: with almost 10 percent of their housing having multiple flaws, black renters are twice as likely to live in very deficient housing as the average renter.

Most dramatic of all contrasts, however, comes when we compare the percentage of very inadequate housing rented by blacks with the very inadequate housing lived in by the total population, owners and renters combined. The black rate is nearly four times greater.

The difference we expect to find between the quality of rented and owned housing also shows up clearly on the graph. Black owner-occupied housing is demonstrably less flawed than the units black households rent – 13.2 percent compared to 27.7 percent. Even so, the lower figure for black-owned housing is still higher than the single-deficiency rate for all occupied housing, rented and owner-occupied combined.

As for the pattern of deficiencies in black rented and owned housing, Tables 6 and 7 show that MAINTENANCE (15.4 percent) is the leading physical flaw in the rented units, while PLUMBING (5.9 percent) and MAINTENANCE (5.8 percent) are about equal in the owner-occupied units. Approximately 10 percent of the rented units have as their second major problem deficiencies PLUMBING.

The conclusion is inescapable. Although blacks who own their own units live in housing which is much less often flawed than those who rent, both as renters and as owners blacks live in housing that is physically deficient much more often than the total population does.

Table 6
1.2 MILLION UNITS RENTED BY BLACK HOUSEHOLDS HAD AT LEAST ONE FLAW IN 1976*

Type of flaw	Units without flaw	Units with flaw	% of all units with flaw	Inadequate Units by Number of Flaws				
				1 flaw	2 flaws	3 flaws	4 flaws	5+ flaws
Plumbing	3,874	415	9.9%	91	103	135	80	7
Kitchen	3,977	312	7.3%	29	74	124	79	7
Maintenance	3,628	661	15.4%	421	112	43	78	7
Public Hall	4,182	107	2.5%	69	32	5	0	0
Heating	4,248	41	1.0%	34	5	1	1	1
Electrical	4,267	22	0.5%	5	7	2	2	6
Sewage	4,074	215	5.0%	0	20	109	80	7
Toilet Access	4,126	163	3.8%	113	46	4	0	0
Totals (in thousands)	3,100	1,189	27.7%	761	199	141	80	7

*The confidence interval for the summarizing average (27.7%) is plus or minus 2.1 percentage points at the 90% confidence level. The 90% confidence interval for percentages of units with individual flaws is smaller.

Table 7
13% OF THE HOUSING OWNED AND OCCUPIED BY BLACKS WAS FLAWED IN 1976*

Type of flaw	Units without flaw	Units with flaw	% of all units with flaw	Inadequate Units by Number of Flaws				
				1 flaw	2 flaws	3 flaws	4 flaws	5+ flaws
Plumbing	3,153	199	5.9%	41	50	72	35	1
Kitchen	3,223	129	3.8%	11	15	69	34	1
Maintenance	3,164	188	5.6%	117	29	8	33	1
Public Hall	3,350	2	0.1%	2	0	0	0	0
Heating	3,343	9	0.3%	7	1	0	1	0
Electrical	3,348	4	0.1%	0	2	1	1	1
Sewage	3,219	133	4.0%	0	26	71	35	1
Toilet Access	3,247	105	3.1%	86	16	2	0	0
Totals (in thousands)	2,908	444	13.2%	264	69	75	35	1

*The confidence interval for the summarizing average (13.2%) is plus or minus 1.6 percentage points at the 90% confidence level. The 90% confidence interval for percentages of units with individual flaws is smaller.

Table 8
INCOME DETERMINES ONE'S CHANCES FOR ADEQUATE HOUSING*

	Census Region			
	Northeast	North Central	South	West
Adjusted Income Level				
Less than $2,499	.22	.20	.22	.24
$2,500 to 2,999	.16	.14	.16	.18
$3,000 to 3,999	.11	.10	.12	.14
$4,000 to 5,999	.10	.08	.10	.12
$6,000 to 7,999	.06	.04	.06	.08
$8,000 to 9,999	.04	.02	.04	.06
$10,000 to 11,999	.02	.01	.03	.05
$12,000 to 14,999	.01	.00	.02	.04
$15,000 to 19,999	.01	.00	.01	.03
Over $20,000	.01	.00	.01	.03

*Adjusted income is the household's cash income divided by the square root of the number of persons in the household. $3,000 in adjusted income represents an approximation of poverty for any household size. The probabilities presented refer to a household located in an SMSA with population under 250,000 in 1976.

The standard error of the estimates used to construct this table is such that the 90% confidence level for differences in probabilities is always less than plus or minus .02.

How Do We Explain These Findings?

We can account for the number of blacks living in inadequate housing in three ways:

- the simple economic factors of household income and the price of housing
- the demographic characteristics of households
- the discriminatory attitudes of the private housing and mortgage markets.

The last item, impossible to quantify fully, is, in any case, not part of the data on which this summary is based. We therefore turn to the economics of the issue.

Table 8 shows how income determines one's chances for adequate housing. Using location as a proxy for the price of housing, Table 8 indicates that for a given region, a household's chance of being inadequately housed declines steadily as its income rises.

Let us see how that works. Consider a family or a household of four with a cash income of $6,000. Adjusted for family size, the income would appear on Table 8 as $3,000, which represents an approximation of poverty.

If this family were located in the North Central area – Michigan, for example, or Missouri – it would have a .10 probability of living in an

Table 9
CITY SIZE AND LOCATION ALSO AFFECT ONE'S CHANCES OF BEING ADEQUATELY HOUSED*

	Census Region			
	Northeast	North Central	South	West
City Size				
Rural	.26	.25	.26	.28
Urban Area outside SMSA	.23	.21	.23	.25
SMSA under 250,000	.21	.20	.22	.24
SMSA of 250,000	.21	.19	.21	.23
SMSA of 500,000	.21	.20	.22	.24
SMSA of 1,000,000	.20	.19	.20	.22
SMSA of 1,500,000	.19	.17	.19	.21
SMSA of 2,000,000	.25	.23	.25	.27
SMSA of 3,000,000	.21	.19	.21	.23
SMSA of 11,000,000	.29	.28	.30	.31

*The probabilities refer to a household with an adjusted income of less than $2,500, or poverty level, in 1976. In general, the confidence interval for these figures is plus or minus .02 at the 90% confidence level.

inadequate housing unit. That is, there'd be 1 chance in 10 that the household would live in a unit having one or more physical flaws.

The same family, now with double the adjusted income – $6,000 – would have only a .04 or 1 chance in 25 of living in inadequate housing if it remained in a North Central State. Again double this adjusted income – $12,000 – and the probability drops to zero.

Move the poverty-level household to the West, and the odds increase; they would have 1 chance in 7 (.14) of living in inadequate housing.

Table 9 is based on an adjusted income of less than $2,500. It shows how a household in that income bracket would fare with housing in cities of various sizes across the country. (Here too the higher the decimal number, the greater the probability of inadequate housing.)

According to Table 9, the likelihood of being inadequately housed is greatest in the rural West and in the New York City area (better than 1 in 3). It is smallest in the North Central region in an SMSA of 1.5 million – Cincinnati, for example, or Milwaukee.

Now let us add the factor of race. What happens if, in addition to having an income of under $2,500 and living in a North Central SMSA of less than 250,000 people in 1976, the household is black?

Whereas any poor household in that location would have 1 chance in 5 (.20) of being inadequately housed, a poor black household's chance would better than 1 in 4 or .28.

Table 10
RACE, SEX, AGE, HOUSEHOLD SIZE. . . ALL CONTRIBUTE TO THE PROBABILITY OF BEING INADEQUATELY HOUSED*

Demographic Characteristics

Age of Head	Household Size	Sex of Head	Race of Household Head	
			Black	White
65+	1 person	Female	0.27	0.13
		Male	0.43	0.27
	2-5 persons	Female	0.33	0.16
		Male	0.27	0.13
30 to 64	1 person	Female	0.31	0.15
		Male	0.38	0.29
	2-5 persons	Female	0.26	0.17
		Male	0.25	0.17
	6+ persons	Female	0.37	0.31
		Male	0.36	0.21
Under 30	1 person	Female	0.25	0.19
		Male	0.34	0.25
	2-5 persons	Female	0.28	0.18
		Male	0.27	0.20

*Probabilities refer to a household with an adjusted income of less than $2,500 living in a North Central SMSA of under 250,000 in 1976. In general, the confidence interval for these figures is plus or minus .02 at the 90 percent confidence level.

Race counts. So too do age and household size, as we see in Table 10. Remembering that the higher the decimal number, the greater the probability of inadequate housing, we can see that in every case, a poor black household has a higher probability of being inadequately housed than a white household with the same income and location.

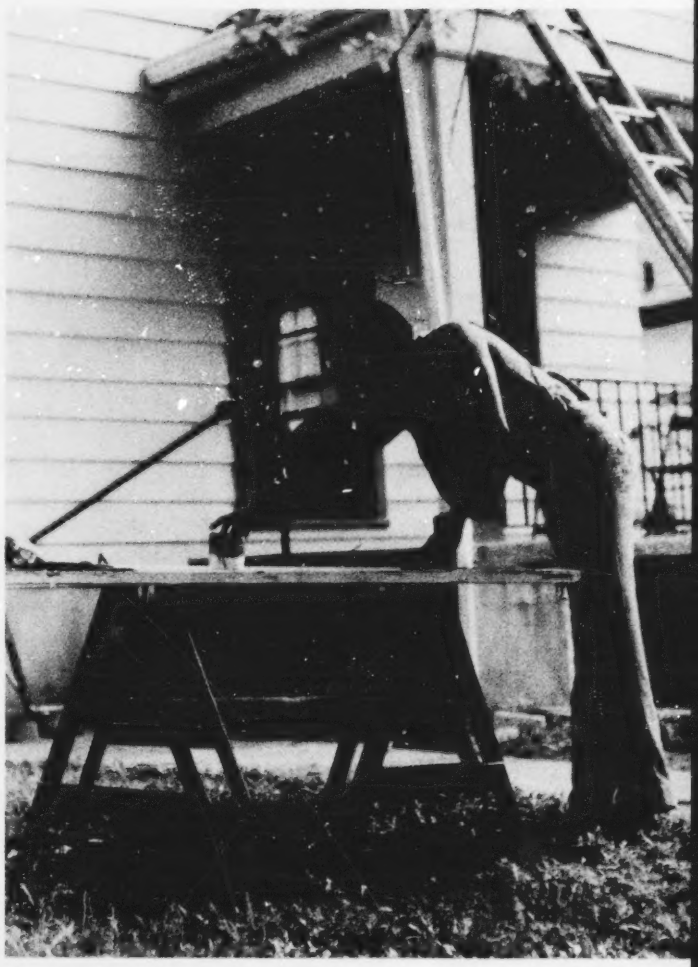
In the case of household heads who are poor, male, and over sixty-five years old, the difference between blacks and whites averages out to a startling 15 percentage points – and to the disadvantage of the blacks. (Any difference greater than .02 is statistically significant.)

In other cases – large households headed by women, for example – the difference between poor blacks and poor whites is small. Even so, it is the blacks who fare less well.

Sex counts primarily when we examine the probabilities of ill-housing of single-person households. A poor black man living alone is always more likely to live in flawed housing than a poor black woman. A similar pattern exists for poor white and Hispanic males too.

In the category of poor households that contain six or more people, we might note that there is no real difference between the housing fate of those headed by black men and those headed by black women. A large black household is apparently going to have problems being adequately housed no matter what the sex of its head.

But if the large household is male-headed, it will have a considerably greater chance of being ill-housed if the male head is black than if he is white. The poor black man's large household faces a 15 percentage-point disadvantage over the comparable white household, and altogether it has better than 1 chance in 3 of being ill-housed. The similarly situated white household has 1 chance in 5.



No one who lives in America, or who has given any thought to the dimensions and effects of our racial problem, can be startled by most of these findings. Black housing is consistently less adequate than the housing of the rest of the population, and the probability of blacks living in flawed housing is consistently greater.

There is one additional test we can apply in estimating how well black households live. It is the test of affordability.

Table 11
80% OF THE TOTAL POPULATION – BUT ONLY 63% OF BLACKS – CAN FIND ADEQUATE HOUSING FOR A QUARTER OF THEIR INCOMES

Ratio of adequate housing cost to income	% of All U.S. households	% of Black households	Renters: % of All U.S. households	Renters: % of Black households	Owners: % of All U.S. households	Owners: % of Black households
Under 10%	44.0%	23.5%	33.1%	18.9%	49.8%	29.5%
Under 20%	74.3	54.5	64.8	48.3	79.4	62.4
Under 25%	80.3	63.0	72.8	56.8	84.3	71.1
Under 30%	84.4	70.3	78.7	64.5	87.4	77.7
Under 35%	87.5	76.2	84.0	72.1	89.4	81.5
Under 40%	89.9	81.4	88.1	78.9	90.8	84.5
Under 50%	92.9	87.3	92.5	86.6	93.0	88.2
Under 60%	94.7	90.7	94.6	90.4	94.6	91.1
Under 70%	96.0	92.7	95.7	92.5	95.9	93.0

How Many Blacks Can Afford Adequate Housing?

The traditional rule of thumb makes 25 percent of one's current income the "proper" amount to spend on housing, and in fact in 1976, 53 percent of all those who rented spent under 25 percent of income on their living accommodations. But although this quarter-of-income standard is a reasonable one, to avoid rigidity we judge affordability as a ratio between household income and the cost of adequate housing.

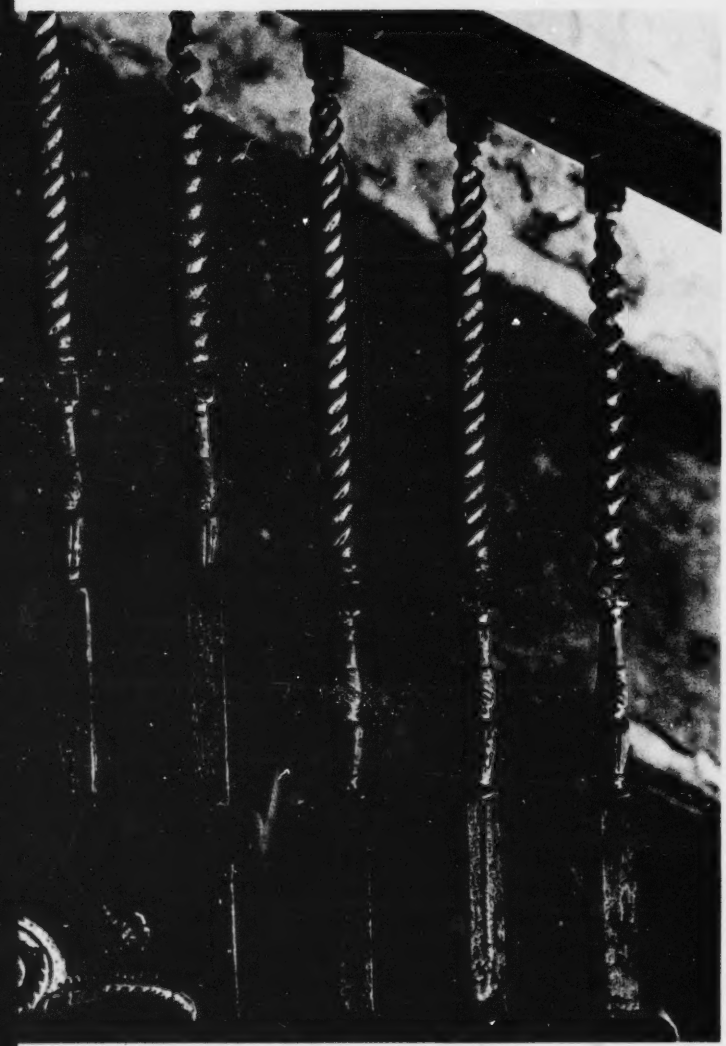
The first column of Table 11 shows that 80 percent of all U.S. households are estimated to be able to find unflawed, uncrowded living accommodations for 25 percent or less of their incomes. For 30 percent of income, 84 percent can get adequate housing.

But the picture for blacks is different. Only 63 percent of black households can be expected to find adequate housing for 25 percent of income, and only 70 percent can find adequate housing for 30 percent of income.

Wherever we look on Table 11, blacks are disadvantaged, sometimes by a few percentage points, sometimes by as many as 20 points. But leaving extremes aside, at any reasonable standard of affordability, the proportion of blacks able to afford adequate, uncrowded housing is 10 to 15 percentage points below that of the general population.

The columns showing affordability for renters and owners demonstrate a continuing disparity. Approximately 57 percent of black renters – somewhat more than half – can afford adequate housing for 25 percent of their incomes. In comparison, nearly three-quarters of all renters (72.8 percent) and of black owners (71.7 percent) can afford adequate housing for the same proportion of income.

The 14- to 15-percent difference here is noteworthy. Tables 6 and 7 show the same spread between the proportion of black renter and owner households living in inadequate housing. We may conclude that differences in the proportion of inadequate units between black owners and renters directly reflect differences in affordability. In other words, income seems to be the most significant factor in determining how well, or poorly, people are housed.



For the Record, 1976

Blacks are very much worse housed than the total population:

- Black housing is flawed more than twice as often as the housing of the total population.
- The proportion of blacks living in units with multiple flaws is more than three times that of the total population.
- Black housing suffers most frequently from deficiencies in MAINTENANCE and PLUMBING. And in every category except HEATING and ELECTRICAL, black housing is significantly more flawed than the U.S. average.
- Blacks live in older housing than the total population does.

Another way to estimate how well households live is to estimate how much housing they can get for their money. We estimate that 37 percent of blacks (but only 20 percent of the total population) need to spend more than a quarter of their cash incomes to live in unflawed, uncrowded housing.

The probability of blacks living in inadequate housing depends on:

- income
- age (poor black households whose heads are over sixty-five have a much higher likelihood of being ill-housed than comparable white households)
- sex and household size (a poor household of six or more people has a very sizable chance of being ill-housed, but a poor black man, living alone, has the greatest chance of all)
- race (although the data in this summary do not address the issue, the impact of discrimination must be regarded as adding to the probability of blacks being ill-housed)

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